

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Joseph Edwards
 Debtor

Case No. 17-15720-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 37

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +Joseph Edwards, 103 Burning Tree Lane, Reading, PA 19607-3404
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13972688 +Ashworth College, 6625 The Corners Parkway, Suite 500, Norcross, GA 30092-3388
 13972690 +Best Egg, 4315 Pickett Road, PO Box 3999, Saint Joseph, MO 64503-0999
 13972694 +Citibank - Exxon Mobil, PO Box 6404, Sioux Falls, SD 57117-6404
 13972695 +Citizen's Bank Business Card, PO Box 9665, Providence, RI 02940-9665
 13972696 +Citizens Bank, PO Box 9665, Providence, RI 02940-9665
 13972697 Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111
 13972698 +Daimler - Mercedes Benz Financial Serv., c/o Alternative Collections LLC,
 3842 Harlem Road, #341, Buffalo, NY 14215-1935
 13972699 +Dept. of Revenue, PO Box 281101, Harrisburg, PA 17128-1101
 13972700 +Discover Bank, 502 Market Street, Greenwood, DE 19950-9700
 13972701 +Ezold law Firm, 1 Belmont Avenue, Suite 501, Bala Cynwyd, PA 19004-1608
 13972702 +Flying Hills Trust, 10 Village Center Drive, Reading, PA 19607-3397
 13972704 +Lending Club Credit Control, LLC, 5757 Phantom Drive, Ste 330, Hazelwood, MO 63042-2429
 13972705 +Mack Services Group, 45 Branch Drive, PO Box 557, Berwyn, PA 19312-0557
 13972706 +Met-Ed., PO Box 3687, Akron, OH 44309-3687
 13972707 +Raedy Refresh, #215 6661 Dixie Highway, Ste 4, Louisville, KY 40258-3950
 13972708 +Service Electric, 6400 Perkiomen Avenue, Birdsboro, PA 19508-9126
 13972711 +Township of Cumru - Sewer Dept., 1775 Welsh Road, Mohnton, PA 19540-8803
 13972714 +Volkswagen Credit, 2200 Ferdinand Porsche Drive, Herndon, VA 20171-5884

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 23 2017 00:43:00 LYNNE FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Dec 23 2017 00:42:16 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:23 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13972689 +EDI: TSYS2.COM Dec 23 2017 00:43:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 13972691 +EDI: CAPITALONE.COM Dec 23 2017 00:43:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 13972692 +EDI: RMSC.COM Dec 23 2017 00:43:00 Care Credit - Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 13972693 +EDI: CHASE.COM Dec 23 2017 00:43:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
 13972703 EDI: IRS.COM Dec 23 2017 00:43:00 Internal Revenue Service, Dept. of Treasury,
 Cincinnati, OH 45999
 13973226 +EDI: PRA.COM Dec 23 2017 00:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14011481 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2017 00:42:09
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg PA 17128-0946
 13972709 +EDI: RMSC.COM Dec 23 2017 00:43:00 Synchrony Bank/Lazy Boy, PO Box 960061,
 Orlando, FL 32896-0061
 13972710 +EDI: RMSC.COM Dec 23 2017 00:43:00 Synchrony Bank/Toys R Us, PO Box 530938,
 Atlanta, GA 30353-0938
 13972712 EDI: TFSR.COM Dec 23 2017 00:38:00 Toyota Financial Services, PO Box 5855,
 Carol Stream, IL 60197
 13972713 +EDI: VERIZONWIRE.COM Dec 23 2017 00:43:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Joseph Edwards N01JTB@juno.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MARY F. KENNEDY on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
mary@javardianlaw.com, tami@javardianlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Joseph Edwards**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4010**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-15720-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Edwards

12/21/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.